



Major findings include the following:

- Approximately 214,500 Utahns, or 9.1% of the total population, were without health insurance coverage of any kind at the time of the survey.
  - The proportion of Utahns without health insurance coverage in 2003 increased since 2001. This increase was not statistically significant, however.
  - 84.8% of all Utahns were insured at the time of the survey and all 12 months prior.
  - 15.3% of all Utahns had been uninsured at some time in the previous 12 months.
- The proportion of individuals without health insurance coverage was higher than average in the following groups:
  - Adults who had not completed a high school education (29.0% were without health insurance)
  - Persons in households with incomes under \$20,000 per year (22.1%)
  - Young adults 19-26 years old (17.3%)
  - Adults 19-64 who were divorced, separated, or widowed (23.8%)
  - Persons in Wasatch County and Southwest Utah local health districts (17.9% and 17.0% respectively)
  - Persons living in non-Wasatch Front counties (11.9%)
- Those without health insurance were predominantly:
  - High school graduates (91.5% of the uninsured adults were high school graduates; compared with 96.6% of all adults 19-64 in the survey)
  - Wasatch Front residents (68.2% of the uninsured lived along the Wasatch Front; compared with 75.7% of the population)
  - Full time employees (46.6% of the uninsured adults were employed full time; compared with 58.9% of all adults 19-64 in the survey)
  - Persons living in households with total annual incomes under \$45,000 (70.0% of the uninsured adults lived in such households; compared with 40.6% of all persons in the survey)
  - Children and young adults aged 26 and under (55.1% were in this age group; compared with 49.0% of all Utahns)
- When looking at household income and age groups, people aged 27-34 years with household incomes under \$20,000 a year were the most likely to lack health insurance coverage, with 36.7% of them reporting they had no health insurance coverage.
- The proportion of persons without health insurance coverage was highest for 19- to 26-year-olds living in households with incomes below 100% of poverty (39.4%), followed closely by those aged 27 to 34 at the same federal poverty level (38.7%).
- Among Utah adults who were employed, those who were self-employed were more likely than those who were not self-employed to lack health insurance, regardless of income.
- The most common reasons reported for not having health insurance coverage were “can’t afford it” (66.3%) and “lost job or changed employers” (47.5%).
- More than half of Utahns who lacked health insurance coverage reported being without coverage for one year or longer.

## *Executive Summary*



- Most persons had health insurance coverage through private sources, as opposed to government programs. The most common source of private insurance was insurance through a current or former employer or union (80.1%).
- The most commonly reported problem with access to medical care for persons in Utah was the inability to afford services, reported by 14.3%.
- Persons in Southeastern Utah health district were more likely than others to report problems finding services in their area, reported by 13.9%.